

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

In Re:)	
)	BANKR. NO. 20-21579-GLT
RONALD P. ORAVEC and GURETTA G.)	
ORAVEC,)	
)	CHAPTER 13
Debtors.)	
_____)	
)	
RONALD P. ORAVEC and GURETTA G.)	
ORAVEC,)	Related to Docket No. 26
)	
Movant/Debtor,)	
)	
vs.)	
)	
HOME LOAN INVESTMENT BANK,)	
FSB, as Assignee of OCEAN BANK, FSB,)	
)	
Respondent/Creditor.)	

CONSENT ORDER FOR LOSS MITIGATION

A *Motion for Loss Mitigation* was filed by Debtors Ronald P. Oravec and Gurretta G. Oravec on August 26, 2020. The Parties have had notice and an opportunity to object and the Court has reviewed any objections filed thereto.

AND NOW, this 24th Day of September, **2020**, it is hereby **ORDERED** that:

(1) The following parties are directed to participate in the Court's *Loss Mitigation Program (LMP)* as set forth in *W.PA.LBR 9020-1* through *9020-7*.

Debtor: Ronald P. Oravec and Gurretta G. Oravec

Creditor: Home Loan Investment Bank, FSB as assignee of
Ocean Bank, FSB

(2) ***During the Loss Mitigation Period***, the Debtor shall make (or cause to be made) adequate protection payments in the amount of \$499.93 per month (or 60% of the regular monthly mortgage payment, the parties having agreed that the regular monthly mortgage payment is \$833.21 with no escrow payment) to the Creditor or the Creditor's designee pursuant to *W.PA.LBR 9020-3(g)*.

(3) ***Within fourteen (14) days from the entry of this Order***, the Creditor shall register and post its entire Core LMP Package on the Portal (if not previously registered) pursuant to *W.PA.LBR 9020-4(b)*.

(4) ***Within seven (7) days from the entry of this Order*** or Creditor's registration on the Portal, whichever is later, the Debtor shall upload a completed Core LMP Package through the Portal pursuant to *W.PA.LBR 9020-4(c)*.

(5) ***Within fourteen (14) days of the debtor's submission of the Core LMP Package***, the Creditor shall acknowledge receipt and designate a single point of contact for Debtor's review, pursuant to *W.PA.LBR 9020-4(d)*.

(6) ***Within sixty (60) days from the entry of this Order***, the Debtor shall file and serve upon all interested parties an LMP Status Report, pursuant to *W.PA.LBR 9020-4(e)*.

(7) ***One hundred twenty (120) days from the entry of this Order***, the LMP Period shall terminate unless extended pursuant to *W.PA.LBR 9020-5(b)*.

The Loss Mitigation Period will terminated on January 22, 2021.

(8) ***Within seven (7) days of the termination of the Loss Mitigation Period***, the Debtor shall submit an LMP Final Report pursuant to *W.PA.LBR 9020-4(f)*.

(9) Debtor shall ***immediately*** serve a copy of this Order on Creditor and file a certificate of service evidencing same.


GREGORY L. TADDONIO,
U.S. Bankruptcy Court

Consented to by:

/s/ Glenn R. Bartifay, Esquire
GLENN R. BARTIFAY, ESQUIRE
Pa. Id. No. 68763
Attorney for Movants/Debtors

BARTIFAY LAW OFFICES, P.C.
3134 Lillian Avenue
First Floor
Murrysville, PA 15668
(412) 824-4011
gbartifay@bartifaylaw.com

ASTOR WEISS KAPLAN & MANDEL, LLP

By: /s/ WMMullineaux
William Mark Mullineaux, Esquire
200 S. Broad Street, Suite 600
Philadelphia, PA 19102
Phone: (215) 893-4956
Email: mmullineaux@astorweiss.com
Attorney for Home Loan Investment Bank, F.S.B.
Pennsylvania Bar 40964

PAWB Local Form 41 (06/17)